# United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 19-02858-HWV
Oscar Enrique Parra Chapter 13

Kari Lyn Parra Debtors

# **CERTIFICATE OF NOTICE**

District/off: 0314-1 User: AutoDocke Page 1 of 5
Date Rcvd: Jul 10, 2025 Form ID: fnldecnd Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by

the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2025:

<b>Recip ID</b> db/jdb	Recipient Name and Address + Oscar Enrique Parra, Kari Lyn Parra, 417 Kraiss Avenue, Chambersburg, PA 17201-3766
3	
5218102	+ DIVERSIFIED, PO BOX 551268, JACKSONVILLE, FL 32255-1268
5218106	+ FBCS INC, 2200 BYBERRY RD, STE 120, HATBORO, PA 19040-3738
5218112	+ MCCLEARY HEATING AND COOLING, 198 SUNSET BLVD E, CHAMBERSBURG, PA 17202-7953
5218117	ONEMAIN FINANCIAL (BK Real Estate), PO BOX 6043, SIOUX FALLS, SD 57117-6043
5218122	+ SUMMIT PHYSICIAN SERVICES, 785 5TH AVE, STE 3, CHAMBERSBURG, PA 17201-4232
5510223	<ul> <li>Select Portfolio Servicing, Inc., Sarah K. McCaffery, Esquire, HLADIK, ONORATO &amp; FEDERMAN, LLP, 298 Wissahickon Avenue, North Wales, PA 19454 smccaffery@hoflawgroup.com 19454-4156</li> </ul>
5218127	+ THE STORAGE HOUSE, 440 MOWER ROAD, CHAMBERSBURG, PA 17202-8150

#### TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address + Email/PDF: acg.acg.ebn@aisinfo.com	Date/Time	Recipient Name and Address
cr		Jul 10 2025 18:55:14	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 10 2025 18:55:11	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Jul 10 2025 18:46:00	Federal Home Loan Mortgage Corporation, as Trustee, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorec	overy.com Jul 10 2025 18:55:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5218092	+ Email/Text: ally@ebn.phinsolutions.com	Jul 10 2025 18:46:00	ALLY, PO BOX 130424, ROSEVILLE, MN 55113-0004
5218093	+ Email/Text: legal@arsnational.com	Jul 10 2025 18:46:00	ARS NATIONAL SERVICES, INC, PO BOX 469046, ESCONDIDO, CA 92046-9046
5422959	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 10 2025 18:54:50	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5259230	Email/Text: ally@ebn.phinsolutions.com	Jul 10 2025 18:46:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
5218094	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 10 2025 18:55:10	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5218095	+ Email/Text: bankruptcy@cavps.com		,

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Date Rcvd: Jul 10, 2	2025 Form IL	e fildeend	Total Noticed: 59
		Jul 10 2025 18:46:00	CAVALRY SPV I LLC, ATT ANDREW ZARO CEO & PRESIDENT, 500 SUMMIT LAKE DR, STE 400, VALHALLA, NY 10595-2321
5218096	Email/Text: BNC-ALLIANCE@QUANTUM3GROU	P.COM Jul 10 2025 18:46:00	CB/VICSCRT, ATTN: BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5218098 +	Email/Text: documentfiling@lciinc.com	Jul 10 2025 18:46:00	COMCAST CABLE (BK Notices), 676 ISLAND POND ROAD, MANCHESTER, NH 03109-4840
5218099	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 10 2025 18:46:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5218100	Email/Text: BKPT@cfna.com	Jul 10 2025 18:46:00	CREDIT FIRST NATL ASSOC, PO BOX 81344, CLEVELAND, OH 44188-0344
5218101	Email/PDF: creditonebknotifications@resurgent.com	Jul 10 2025 18:54:36	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
5231585	Email/PDF: bncnotices@becket-lee.com	Jul 10 2025 18:55:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5242869 +	Email/Text: bankruptcy@cavps.com	Jul 10 2025 18:46:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5218128	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jul 10 2025 18:46:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5218103	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 10 2025 18:55:19	DSNB MACYS, BK NOTICES, PO BOX 8053, MASON, OH 45040
5218104	Email/Text: operationsclerk@easypayfinance.com	Jul 10 2025 18:46:00	EASYPAY/DVRA, 2701 LOKER AVE WEST, CARLSBAD, CA 92008
5218107	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 10 2025 18:46:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5218097	Email/Text: info@pamd13trustee.com	Jul 10 2025 18:46:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5218109 +	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 10 2025 18:54:31	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850-5369
5218110 +	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 10 2025 18:54:53	KOHLS/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
5218111	Email/Text: amps@manleydeas.com	Jul 10 2025 18:46:00	MANLEY DEAS KOCHALSKI LLC, PO BOX 165028, COLUMBUS, OH 43216-5028
5218113 +	Email/Text: bankruptcydpt@mcmcg.com	Jul 10 2025 18:46:00	MIDLAND CREDIT MANAGEMENT, INC., 2365 NORTHSIDE DR, STE 300, SAN DIEGO, CA 92108-2710
5218114 +	Email/Text: bankruptcydpt@mcmcg.com	Jul 10 2025 18:46:00	MIDLAND FUNDING LLC, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
5218115 +	Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 18:46:00	MR COOPER, 8950 CYPRESS WATERS BLVD, DALLAS, TX 75019-4620
5241831 +	Email/Text: bankruptcydpt@mcmcg.com	Jul 10 2025 18:46:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5218116 +	Email/Text: Bankruptcies@nragroup.com	Jul 10 2025 18:47:00	NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
5236902 +	Email/Text: nsm_bk_notices@mrcooper.com	Jul 10 2025 18:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attention: Bankruptcy Department, PO Box 619096, Dallas TX 75261-9096
5242456	Email/Text: BKSPSElectronicCourtNotifications@sps	servicing.com	

Date Rcvd: Jul 10, 2025 Form ID: fnldecnd Total Noticed: 59 Jul 10 2025 18:47:00 Onyx Bay Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 5218118 + Email/Text: bankruptcy@patriotfcu.org Jul 10 2025 18:46:00 PATRIOT FEDERAL CREDIT UNI, 800 WAYNE AVE, CHAMBERSBURG, PA 17201-3810 5218120 Email/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 10 2025 19:05:48 PORTFOLIO RECOVERY ASSOCIATES LLC, BK NOTICES, PO BOX 41067, NORFOLK, VA 5244474 Email/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 10 2025 18:54:30 PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, NORFOLK, VA 23541 Email/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com 5244188 Jul 10 2025 18:54:37 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 5242920 + Email/Text: bankruptcy@patriotfcu.org Jul 10 2025 18:46:00 Patriot Federal Credit Union, PO Box 778, Chambersburg, PA 17201-0778 5237302 Email/Text: bnc-quantum@quantum3group.com Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA Jul 10 2025 18:46:00 98083-0788 5218121 + Email/Text: EBN\_IndianapolisIMC@receivemorermp.com Jul 10 2025 18:47:00 RMP, PO BOX 329, TEMPLE, PA 19560-0329 5218123 + Email/PDF: ais.sync.ebn@aisinfo.com Jul 10 2025 18:54:24 SYNCB/AMEG, PO BOX 965005, ORLANDO, FL 32896-5005 5218124 Email/PDF: ais.sync.ebn@aisinfo.com Jul 10 2025 18:54:24 SYNCB/JCP, BK NOTICES, PO BOX 965060, ORLANDO, FL 32896-5060 5218125 Email/PDF: ais.sync.ebn@aisinfo.com Jul 10 2025 18:54:53 SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004 5218126 Email/PDF: ais.sync.ebn@aisinfo.com Jul 10 2025 18:54:24 SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024 5444209 + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com Jul 10 2025 18:47:00 Select Portfolio Servicing Inc., as, servicing agent et al, PO Box 65250, Salt Lake City, UT 84165-0250 5444210 + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com Jul 10 2025 18:47:00 Select Portfolio Servicing Inc., as, servicing agent et al, PO Box 65250, Salt Lake City, UT 84165, Select Portfolio Servicing Inc., as, servicing agent et al 84165-0250 5263235 Email/Text: BKSPSElectronicCourtNotifications@spservicing.com Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 Jul 10 2025 18:47:00 5263236 + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com Jul 10 2025 18:47:00 Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 5384952 + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com Jul 10 2025 18:47:00 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 5218631 ^ MEBN Jul 10 2025 18:40:01 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 5218129 + Email/Text: ra-li-occ-esbkpt-hbg@pa.gov Jul 10 2025 18:46:00 UNEMPL COMP TAX MATTERS. HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751 5218130 + Email/Text: bankruptcytn@wakeassoc.com VALLEY CREDIT SERVICE INC, PO BOX Jul 10 2025 18:46:00 2162, HAGERSTOWN, MD 21742-2162

User: AutoDocke

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TOTAL: 51

BYPASSED RECIPIENTS

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

 Recip ID
 Bypass Reason
 Name and Address

 cr
 \*+
 Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004

 5242400
 \*
 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

 5218108
 \*
 IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

 5218105
 ##+
 ERC, PO BOX 57547, JACKSONVILLE, FL 32241-7547

 5218119
 ##+
 PEERLESS CREDIT SERVICES, INC, PO BOX 518, MIDDLETOWN, PA 17057-0518

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2025 Signature: /s/Gustava Winters

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2025 at the address(es) listed below:

Adam Bradley Hall on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER amps@manleydeas.com Bradley J Osborne on behalf of Creditor Select Portfolio Servicing. as servicing agent for Federal Home Loan Mortgage, as Trustee for the Benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-2 bosborne@hoflawgroup.com, ckohn@hoflawgroup.com Bradley J Osborne on behalf of Creditor Select Portfolio Servicing Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com Danielle Boyle-Ebersole on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-2 dboyle-ebersole@hoflawgroup.com, ckohn@hoflawgroup.com Danielle Boyle-Ebersole on behalf of Creditor Select Portfolio Servicing Inc. dboyle-ebersole@hoflawgroup.com, ckohn@hoflawgroup.com Dorothy L Mott on behalf of Debtor 2 Kari Lyn Parra DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com

Dorothy L Mott on behalf of Debtor 1 Oscar Enrique Parra DorieMott@aol.com

karagendronecf@gmail.com; mottgendronecf@gmail.com; ecf.mottgendron@gmail.com; beth snyderecf@gmail.com; ecf.mottgendronecf.gmail.com; beth snyderecf.gmail.com; beth snyder

on@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com

Jack N Zaharopoulos

ecf\_pahu\_alt@trustee13.com

James Warmbrodt

on behalf of Creditor Select Portfolio Servicing Inc. bkgroup@kmllawgroup.com

Kara Katherine Gendron

on behalf of Debtor 2 Kari Lyn Parra

karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com

1.com;MottGendronLaw@jubileebk.net

Kara Katherine Gendron

on behalf of Debtor 1 Oscar Enrique Parra

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karagendronecf@gmail.com; doriemott@aol.com; bethsnyderecf@gmail.com; mottgendronecf@gmail.com; ecf.mottgendron@gmail.com; and the contract of the contract

1.com;MottGendronLaw@jubileebk.net

Regina Cohen
on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com

Robert Shearer

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans

Structured Transaction Trust, Series 2021-2 rshearer@raslg.com

on behalf of Creditor Select Portfolio Servicing Inc. smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com

Sarah K. McCaffery
on behalf of Creditor Select Portfolio Servicing. as servicing agent for Federal Home Loan Mortgage, as Trustee for the Benefit

of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-2 smccaffery@friedmanvartolo.com,

ckohn@hoflawgroup.com

United States Trustee

Sarah K. McCaffery

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 16

# UNITED STATES BANKRUPTCY COURT

MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Oscar Enrique Parra, Chapter 13

Debtor 1

Case No. 1:19-bk-02858-HWV

Kari Lyn Parra,

Debtor 2

Social Security No.:

xxx-xx-6838 xxx-xx-1924

Employer's Tax I.D. No.:

## FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

### IT IS ORDERED THAT:

### Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Oscar Enrique Parra and Kari Lyn Parra** in accordance with §1328 of the Bankruptcy Code.

By the Court,

Henry W. Van Eck, Chief Bankruptcy Judge

Dated: July 10, 2025

fnldec (01/22)